

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Transamerica Life Insurance Company
<b>TOI/Sub-TOI:</b>	MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan		
<b>Product Name:</b>	2013 Annual Transamerica Life Insurance Standard Individual Medicare Supplement Rate Filing		
<b>Project Name/Number:</b>	Medicare Supplement Rates/07 I		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	SERFF
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	7.000%
<b>Effective Date of Last Rate Revision:</b>	08/01/2012
<b>Filing Method of Last Filing:</b>	SERFF

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Transamerica Life Insurance Company	4.100%	4.100%	\$233	1	\$5,686	4.100%	4.100%

State:	District of Columbia	Filing Company:	Transamerica Life Insurance Company
TOI/Sub-TOI:	MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan		
Product Name:	2013 Annual Transamerica Life Insurance Standard Individual Medicare Supplement Rate Filing		
Project Name/Number:	Medicare Supplement Rates/07 I		

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		EXHIBIT A	MS4100IPL-C	Revised	Previous State Filing Number:  Percent Rate Change Request: 4.1	01_exhibita_p.pdf,

**Exhibit A**  
**Transamerica Life Insurance Company**  
**Policy Form Series: MS4100IPL**

**Mass Marketed Standard Individual Medicare Supplement**  
**Premium Rates Issued Prior To 03/01/1996**  
**District of Columbia**

**Current Monthly Premium Rates**

<b>Attained Age</b>	<b>Plan C</b>
65	305
66	329
67	345
68	367
69	380
70	399
71	425
72	440
73	451
74	473
75	481
76	493
77	499
78	505
79	513
80 - 89	520
90 & Up	520

**Proposed Rate Change**

	<b>Plan C</b>
All Ages	4.1%

**Proposed Monthly Premium Rates**

<b>Attained Age</b>	<b>Plan C</b>
65	317
66	342
67	359
68	382
69	396
70	416
71	443
72	458
73	469
74	493
75	501
76	513
77	519
78	526
79	534
80 - 89	541
90 & Up	541

	<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>Monthly</b>	<b>Auto-Monthly</b>
<b>Modal Factors</b>	12.000	6.000	3.000	1.000	0.960

**Exhibit A**  
**Transamerica Life Insurance Company**  
**Policy Form Series: MS4100IPL**

**Mass Marketed Standard Individual Medicare Supplement**  
**Premium Rates Issued After 03/01/1996**  
**District of Columbia**

**Current Monthly Premium Rates**

<b>Attained Age</b>	<b>Plan C</b>
65 - 67	295
68 - 70	367
71 - 74	443
75 - 89	554
90 & Up	554

**Proposed Rate Change**

	<b>Plan C</b>
All Ages	4.1%

**Proposed Monthly Premium Rates**

<b>Attained Age</b>	<b>Plan C</b>
65 - 67	307
68 - 70	382
71 - 74	461
75 - 89	576
90 & Up	576

	<b>Annual</b>	<b>Semi-Annual</b>	<b>Quarterly</b>	<b>Monthly</b>	<b>Auto-Monthly</b>
<b>Modal Factors</b>	12.000	6.000	3.000	1.000	0.960

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Transamerica Life Insurance Company
<b>TOI/Sub-TOI:</b>	MS051 Individual Medicare Supplement - Standard Plans/MS051.015 Multi-Plan		
<b>Product Name:</b>	2013 Annual Transamerica Life Insurance Standard Individual Medicare Supplement Rate Filing		
<b>Project Name/Number:</b>	Medicare Supplement Rates/07 I		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Cover Letter All Filings
<b>Comments:</b>	
<b>Attachment(s):</b>	cover.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Certificate of Authority to File
<b>Bypass Reason:</b>	N/A to this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum
<b>Comments:</b>	
<b>Attachment(s):</b>	actmemo_w supporting docs.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Justification
<b>Comments:</b>	Information can be found in the Acutarial Memorandum, in the Rate/Rule Schedule
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Bypass Reason:</b>	N/A to this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Transamerica Life Insurance Company
<b>TOI/Sub-TOI:</b>	MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan		
<b>Product Name:</b>	2013 Annual Transamerica Life Insurance Standard Individual Medicare Supplement Rate Filing		
<b>Project Name/Number:</b>	Medicare Supplement Rates/07 I		

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Bypass Reason:</b>	N/A to this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Rate Summary Worksheet
<b>Bypass Reason:</b>	N/A to this filing
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	DC_Uniform Transmittal
<b>Comments:</b>	
<b>Attachment(s):</b>	uniform_transmittal.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

**Transamerica Life Insurance Company**  
**Actuarial Administrative Office**

100 Light Street  
Baltimore, MD 21202-2559  
Telephone: 800-233-4624  
Fax: 410-209-5910  
Email: msapprovals@aegonusa.com

March 8, 2013

Ms. Monica Myers  
Health Rate Filings  
Department of Insurance and Securities Regulation  
810 1st Street, N.E., Suite 701  
Washington, District of Columbia 20002

Attention: Life and Health Division

**RE:** Transamerica Life Insurance Company: Medicare Supplement Rate Filing for Standard Individual Medicare Supplement  
**NAIC#:** 468-86231 **FEIN#:** 39-0989781  
**UNIFORM MATRIX TOI DESCRIPTION:** MS05I Individual Medicare Supplement - Standard Plans  
**UNIFORM MATRIX SUB TOI:** MS05I

**FILING NUMBER #:** 1277

**POLICY FORM NUMBER(s):**

MS4100IPL-C

Dear Ms. Myers:

Enclosed is our rate submission for the benefits contained in the Standardized Medicare Supplement plans. This rate revision would be effective the first day of the month following 60 days from the effective date of the approval. This filing submission contains pooled experience from the following blocks of Standardized Individual Medicare Supplement business that was assumed by Transamerica Life Insurance Company: Life Investors Insurance, Central National, Bankers United Life Assurance, and PFL Life Insurance Companies.

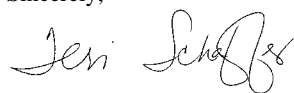
To aid in the rate review process, the actuarial memorandum is in line with the rate revision filing format recommended in the NAIC Medicare Supplement Model Regulations Compliance Manual.

Enclosed to complete this submission are:

- Actuarial Memorandum with Exhibit A
- Actual to Expected Analysis
- Projection Exhibit

Should you have any questions or concerns, please feel free to call me at 800-233-4624 extension 5236 or our Actuary, Stephen Baloga at extension 5226. For your convenience you can email us at msapprovals@aegonusa.com. If you prefer, our fax number is 410-209-5910.

Sincerely,



Teri Schaffer,  
Actuarial Administrative Supervisor

Transamerica Life Insurance Company  
Standard Individual Medicare Supplement  
2013 Annual Rate Filing  
District of Columbia

**Purpose and Scope of Filing**

The Purpose and Scope of this filing is to request a rate revision and demonstrate compliance with loss ratio standards.

Since standardization began, there have been four companies with standard Individual Medicare Supplement policies that were either purchased by or merged into Transamerica Life. All of these blocks of business are closed. When the data from each company is looked at separately, it is not credible. As a result, similar to last year's filing and to manage this business more effectively, we have combined the experience of all of the blocks together. From this data, we determined one common rate change to request among all of the business. The rate change requested, if any, will apply uniformly to all insureds whose policy was issued in your state.

**State Rate Revision**

<b>All Plans</b>
4.1%

**General Description**

- Policy Form Number(s):  
MS4100IPL-C
- Benefits: These policies offer coverage of Medicare approved benefits under the NAIC Medicare Supplement Insurance Standard Model Act.
- Renewal Provision: Guaranteed Renewable
- Marketing Method: Mass Marketed
- Underwriting Method: This is a closed block of business.
- Pre-Ex Condition: No new business is being issued.
- Issue Age Limits: These policy forms were issued to applicants age 65 and over who were eligible for Medicare.
- Premium Basis: All premiums are based on an attained age basis.
- Domiciliary Status: The rates for this policy form in our domiciliary state of Iowa are pending.



Transamerica Life Insurance Company  
Standard Individual Medicare Supplement  
2013 Annual Rate Filing  
District of Columbia

**Other**

These policy forms represent a closed block of business.

Modal Factors:

<b>Mode</b>	<b>Factor</b>
Annual	12.000
Semi-Annual	6.000
Quarterly	3.000
Monthly	1.000
Auto-Monthly	0.960

**Rate Methodology / Assumptions**

To determine the rates proposed for this year's filing, we assumed a trend rate of 4.1%. We then examined our experience using our most current data, claims paid and premiums collected through September 30, 2012, as of October 31, 2012.

The most recent incurred month is omitted, as this data is not yet credible. Actual loss ratios for the most recent calendar year were compared to expected loss ratios for that period and actual loss ratios inception to date were compared to expected loss ratios on that basis.

**Other Assumptions**

Compensation: A maximum of 12% level as a percent of original premium.

Lapse Rates: All Years 10.0%

Mortality/Morbidity: Claim data was developed from actual company experience. This data was supplemented by trend information from Milliman USA.

Interest: Assumed rate of 5.0%

Expense: Maintenance - 9.5%

Transamerica Life Insurance Company  
Standard Individual Medicare Supplement  
2013 Annual Rate Filing  
District of Columbia

**Rates and Rating Factors**

Please refer to Exhibit A for both the current and proposed rate schedules. This rate revision would be effective the first day of the month following 60 days from the effective date of the approval. As required in your state, rate increases will not be implemented any sooner than 12 months from the previous effective date.

**Rate History**

The rate increases implemented in your state since inception, are as follows:

Approval Date	Plan C
2/1/1994	8.20%
4/1/1995	6.70%
1/1/1996	0.00%
3/1/1997	4.90%
8/1/1998	17.23%
9/20/1999	6.70%
8/7/2000	29.00%
10/5/2001	33.00%
12/19/2002	15.00%
12/23/2003	8.00%
1/13/2005	7.00%
9/6/2005	0.00%
10/31/2006	5.00%
8/28/2007	10.00%
12/7/2009	15.00%
9/30/2010	5.50%
5/3/2012	7.00%

**Estimated Average Annual Premium Rate/In Force Policy Counts**

The estimated new business average premium and the total number of lives covered, for your state, as well as the nationwide number of lives covered, as of October 31, 2012 is as follows:

Form Number	Plan Name	Average Annual Premium	State Number of Lives	Nationwide Number of Lives
MS4100IPL-C	Plan C	5,528	1	34
Total Lives			1	34

**Historical Earned Premium and Incurred Claims**

Historical earned premium and incurred claims, along with expected earned premium and incurred claims are presented in the enclosed Projection Exhibit. All historical experience presented in these exhibits is a combination of old individual Medicare Supplement business formerly written by Bankers Life Assurance, PFL Life Insurance, Life Investors, and acquired business from Central National.

Transamerica Life Insurance Company  
Standard Individual Medicare Supplement  
2013 Annual Rate Filing  
District of Columbia

**Loss Ratio Projection**

We expect the ratio of the present value of all future benefits to the present value of all future premiums to be 65.0% for each benefit this year and all future years.

Since there are a total of 1 insureds in your state, claim experience is not credible. As a result, our experience adjustments are based on nationwide experience.

We have adjusted our Nationwide data on the Projection Exhibit to reflect the increases that have not yet been implemented. This is what is meant by the term Current Rate Level (CRL). A separate section on the projection has been added to show this adjustment.

**Actuarial Certification**

I certify to the best of my knowledge and judgment, the following are true with respect to this Medicare Supplement rate filing:

- the assumptions present my best judgment as to the expected value for each assumption and are consistent with Transamerica's business plan at the time of the filing;
- the anticipated lifetime loss ratio, future loss ratios, and third year loss ratios all equal or exceed the applicable ratio;
- the filed rates maintain the proper relationship between policies which had different rating methodologies;
- the filing was prepared based on current standards of practice as promulgated by the Actuarial Standards Board;
- the filing is in compliance with the applicable laws and regulations in the state; and
- the rates are reasonable in relationship to the benefits.



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Stephen Baloga, A.S.A., M.A.A.A.  
Assistant Vice President and Actuary  
100 Light Street  
Baltimore, MD 21202-2559  
800-233-4624

**Nationwide Experience Projection**  
Transamerica Life Insurance Company  
Individual, Standardized Medicare Supplement  
Plan(s): ALL

<b>Assumptions:</b>	2013	2014	2015+
Requested Rate Increase:	4.10%	4.00%	2.00%
Aging Factor:	0.00%	0.00%	0.00%
Premium Trend Rate:	4.10%	4.00%	2.00%

Claims Trend Increase:	4.10%	4.00%	2.00%
Aging Factor:	2.00%	2.00%	2.00%
Claims Trend Factor:	6.18%	6.08%	4.04%

<b>Current Rate Level Factors</b>	2011	2012
CRL Premium Factor:	4.68%	2.05%

CRL Claims Trend Increase:	4.10%	0.00%
CRL Claims Adverse Selection:	0.00%	0.00%
(Total) CRL Claims Factor:	4.10%	0.00%

	2013	2014	2015+
Lapse Rate:	10.00%	10.00%	10.00%
Additional Lapse Due to Increase:	0.00%	0.00%	0.00%
Adverse Selection Due to Increase:	0.00%	0.00%	0.00%

Interest rate:	5.00%
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<b>Past Experience</b>			
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
1992	152,760	55,427	36.3%
1993	1,156,386	574,751	49.7%
1994	4,947,087	2,788,436	56.4%
1995	6,499,656	4,239,141	65.2%
1996	6,546,249	4,577,266	69.9%
1997	6,675,042	4,645,715	69.6%
1998	6,170,366	4,581,790	74.3%
1999	5,909,266	4,247,232	71.9%
2000	6,259,074	5,267,616	84.2%
2001	6,750,002	5,304,930	78.6%
2002	6,533,698	4,927,415	75.4%
2003	6,470,696	4,774,576	73.8%
2004	6,260,182	4,538,323	72.5%
2005	6,038,894	4,213,747	69.8%
2006	5,272,457	3,767,657	71.5%
2007	4,710,722	3,429,149	72.8%
2008	4,312,111	3,098,126	71.8%
2009	3,841,026	2,687,016	70.0%
2010	3,478,284	2,542,436	73.1%
2011	3,168,003	2,037,102	64.3%
2012	2,218,616	1,414,500	63.8%

2012 data through September

Total	103,370,577	73,712,349	71.3%
Total w/interest	175,014,850	124,015,490	70.9%

Projected 10/1/2012-12/31/2012

	739,894	466,182	63.0%
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Experience restated at the current rate level (CRL)

2011	3,316,379	2,120,623	63.9%
2012	3,004,011	1,880,681	62.6%

For projecting the 2013 experience, a 50.0% weight is applied to the Year 2011 , and a 50.0% weight is applied to the Year 2012 .

<b>Projected</b>	<b>Without Rate Increase</b>		
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2013	2,844,176	1,911,900	67.2%
2014	2,662,148	1,825,329	68.6%
2015	2,443,852	1,709,165	69.9%
2016	2,243,456	1,600,394	71.3%
2017	2,059,493	1,498,544	72.8%
2018	1,890,614	1,403,177	74.2%
2019	1,735,584	1,313,879	75.7%
2020	1,593,266	1,230,264	77.2%
2021	1,462,618	1,151,970	78.8%
2022	1,342,684	1,078,658	80.3%

Projection Totals

Nondiscounted	20,277,892	14,723,279	72.6%
Discounted	16,183,587	11,662,006	72.1%

**Lifetime Totals**

Nondiscounted	123,648,469	88,435,628	71.5%
Discounted	191,198,437	135,677,496	71.0%

<b>With Rate Increase</b>			
	Earned Premium	Incurred Claims	Loss Ratio
	2,922,129	1,911,900	65.4%
	2,771,296	1,825,329	65.9%
	2,544,050	1,709,165	67.2%
	2,335,438	1,600,394	68.5%
	2,143,932	1,498,544	69.9%
	1,968,130	1,403,177	71.3%
	1,806,743	1,313,879	72.7%
	1,658,590	1,230,264	74.2%
	1,522,586	1,151,970	75.7%
	1,397,734	1,078,658	77.2%

	21,070,628	14,723,279	69.9%
	16,810,297	11,662,006	69.4%

	124,441,205	88,435,628	71.1%
	191,825,147	135,677,496	70.7%

Nationwide  
Transamerica Life Insurance Company  
Standardized Individual Medicare Supplement  
Actual to Expected Analysis

**All Plans**

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
1992	1992	14,995	8,868	59.1%	55.4%	106.7%
	All	137,765	46,559	33.8%	65.0%	52.0%
	Total	<b>152,760</b>	<b>55,427</b>	<b>36.3%</b>	<b>64.1%</b>	<b>56.6%</b>
1993	1992	45,745	36,760	80.4%	61.9%	129.9%
	1993	991,071	410,543	41.4%	55.3%	74.9%
	All	119,570	127,447	106.6%	65.0%	164.0%
	Total	<b>1,156,386</b>	<b>574,751</b>	<b>49.7%</b>	<b>56.6%</b>	<b>87.8%</b>
1994	1992	37,096	40,902	110.3%	66.6%	165.5%
	1993	2,032,025	1,161,742	57.2%	59.8%	95.6%
	1994	2,551,719	1,298,753	50.9%	54.6%	93.3%
	All	326,246	287,040	88.0%	65.0%	135.4%
	Total	<b>4,947,087</b>	<b>2,788,436</b>	<b>56.4%</b>	<b>57.5%</b>	<b>98.0%</b>
1995	1992	42,783	24,977	58.4%	70.0%	83.4%
	1993	1,619,615	1,126,466	69.6%	66.0%	105.3%
	1994	3,639,074	2,233,544	61.4%	59.4%	103.4%
	1995	641,813	410,163	63.9%	53.9%	118.6%
	All	556,371	443,990	79.8%	65.0%	122.8%
	Total	<b>6,499,656</b>	<b>4,239,141</b>	<b>65.2%</b>	<b>61.0%</b>	<b>106.8%</b>
1996	1992	34,029	25,488	74.9%	71.4%	104.9%
	1993	1,246,172	999,140	80.2%	70.5%	113.7%
	1994	3,102,151	1,910,682	61.6%	65.7%	93.7%
	1995	1,017,227	823,715	81.0%	59.1%	137.0%
	1996	570,424	342,825	60.1%	54.2%	110.9%
	All	576,247	475,415	82.5%	65.0%	126.9%
	Total	<b>6,546,249</b>	<b>4,577,266</b>	<b>69.9%</b>	<b>64.6%</b>	<b>108.3%</b>
1997	1992	25,736	17,493	68.0%	72.8%	93.4%
	1993	1,035,979	787,913	76.1%	72.1%	105.4%
	1994	2,555,742	1,752,228	68.6%	70.0%	97.9%
	1995	856,291	554,788	64.8%	65.8%	98.5%
	1996	855,582	653,593	76.4%	59.3%	128.8%
	1997	619,995	351,463	56.7%	53.9%	105.1%
	All	725,717	528,237	72.8%	65.0%	112.0%
	Total	<b>6,675,042</b>	<b>4,645,715</b>	<b>69.6%</b>	<b>66.4%</b>	<b>104.8%</b>
1998	1992	24,165	37,657	155.8%	75.1%	207.6%
	1993	932,502	620,796	66.6%	72.5%	91.8%
	1994	2,142,677	1,408,170	65.7%	71.6%	91.9%
	1995	750,022	494,000	65.9%	70.7%	93.2%
	1996	700,049	470,110	67.2%	65.8%	102.1%
	1997	783,168	584,008	74.6%	58.5%	127.5%
	1998	89,026	77,072	86.6%	54.3%	159.4%
	All	748,757	889,977	118.9%	65.0%	182.9%
	Total	<b>6,170,366</b>	<b>4,581,790</b>	<b>74.3%</b>	<b>68.3%</b>	<b>108.8%</b>
1999	1992	27,389	19,611	71.6%	77.7%	92.2%
	1993	765,368	573,422	74.9%	72.9%	102.8%
	1994	1,920,150	1,297,354	67.6%	72.6%	93.1%
	1995	651,933	397,550	61.0%	72.5%	84.1%
	1996	638,011	493,343	77.3%	70.5%	109.6%
	1997	764,814	564,759	73.8%	65.4%	113.0%
	1998	150,584	128,152	85.1%	58.6%	145.3%
	1999	57,862	36,911	63.8%	54.5%	117.0%
	All	933,154	736,130	78.9%	65.0%	121.4%
	Total	<b>5,909,266</b>	<b>4,247,232</b>	<b>71.9%</b>	<b>69.7%</b>	<b>103.0%</b>

Nationwide  
Transamerica Life Insurance Company  
Standardized Individual Medicare Supplement  
Actual to Expected Analysis

**All Plans**

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2000	1992	25,231	20,504	81.3%	78.5%	103.6%
	1993	664,909	569,453	85.6%	73.7%	116.3%
	1994	1,758,114	1,136,966	64.7%	73.5%	87.9%
	1995	613,266	378,057	61.6%	73.1%	84.3%
	1996	606,785	465,599	76.7%	72.3%	106.1%
	1997	721,949	566,718	78.5%	69.9%	112.3%
	1998	147,863	107,280	72.6%	65.3%	111.2%
	1999	105,063	70,705	67.3%	58.7%	114.7%
	2000	86,584	78,765	91.0%	54.7%	166.5%
	All	1,529,309	1,873,570	122.5%	65.0%	188.5%
	Total	<b>6,259,074</b>	<b>5,267,616</b>	<b>84.2%</b>	<b>70.2%</b>	<b>119.9%</b>
2001	1992	18,067	23,925	132.4%	78.0%	169.7%
	1993	636,688	431,234	67.7%	73.9%	91.7%
	1994	1,578,394	999,556	63.3%	75.1%	84.3%
	1995	581,230	394,516	67.9%	73.5%	92.4%
	1996	552,143	349,396	63.3%	72.9%	86.8%
	1997	730,652	553,259	75.7%	71.3%	106.2%
	1998	134,434	73,524	54.7%	69.2%	79.1%
	1999	94,573	53,402	56.5%	65.4%	86.4%
	2000	179,812	193,978	107.9%	58.7%	183.8%
	2001	115,100	138,403	120.2%	54.1%	222.1%
	All	2,128,909	2,093,736	98.3%	65.0%	151.3%
	Total	<b>6,750,002</b>	<b>5,304,930</b>	<b>78.6%</b>	<b>70.0%</b>	<b>112.2%</b>
2002	1992	18,042	21,577	119.6%	78.0%	153.3%
	1993	570,803	405,388	71.0%	73.7%	96.4%
	1994	1,215,430	760,276	62.6%	75.1%	83.3%
	1995	509,381	310,849	61.0%	73.9%	82.6%
	1996	495,113	308,210	62.3%	73.4%	84.9%
	1997	698,381	676,157	96.8%	72.7%	133.2%
	1998	115,778	56,338	48.7%	70.3%	69.2%
	1999	85,325	45,526	53.4%	69.3%	77.0%
	2000	165,226	130,672	79.1%	65.2%	121.3%
	2001	170,597	168,252	98.6%	58.1%	169.8%
	2002	0	0	0.0%	0.0%	0.0%
	All	2,489,622	2,044,171	82.1%	65.0%	126.3%
	Total	<b>6,533,698</b>	<b>4,927,415</b>	<b>75.4%</b>	<b>69.8%</b>	<b>108.1%</b>
2003	1992	5,468	11,364	207.8%	78.0%	266.4%
	1993	500,974	346,235	69.1%	73.6%	93.9%
	1994	1,079,416	637,916	59.1%	74.7%	79.1%
	1995	456,746	274,376	60.1%	73.4%	81.9%
	1996	468,500	288,031	61.5%	74.0%	83.1%
	1997	659,231	472,161	71.6%	73.9%	96.9%
	1998	87,723	41,316	47.1%	72.5%	65.0%
	1999	68,798	33,573	48.8%	70.5%	69.2%
	2000	125,938	101,087	80.3%	69.1%	116.1%
	2001	163,707	181,772	111.0%	65.0%	170.7%
	2002	0	0	0.0%	0.0%	0.0%
	2003	0	0	0.0%	0.0%	0.0%
	All	2,854,193	2,386,746	83.6%	65.0%	128.6%
	Total	<b>6,470,696</b>	<b>4,774,576</b>	<b>73.8%</b>	<b>69.7%</b>	<b>105.9%</b>

Nationwide  
Transamerica Life Insurance Company  
Standardized Individual Medicare Supplement  
Actual to Expected Analysis

**All Plans**

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2004	1992	4,092	20,036	489.7%	78.0%	627.8%
	1993	449,002	308,899	68.8%	73.6%	93.4%
	1994	991,379	593,699	59.9%	74.5%	80.4%
	1995	437,175	243,802	55.8%	72.9%	76.5%
	1996	433,195	268,734	62.0%	73.7%	84.2%
	1997	651,618	380,634	58.4%	75.7%	77.2%
	1998	69,111	24,235	35.1%	74.8%	46.9%
	1999	55,531	42,200	76.0%	72.8%	104.4%
	2000	85,507	52,373	61.2%	70.1%	87.4%
	2001	131,618	134,404	102.1%	69.0%	148.0%
	All	2,951,957	2,469,308	83.6%	65.0%	128.7%
	Total	<b>6,260,182</b>	<b>4,538,323</b>	<b>72.5%</b>	<b>69.7%</b>	<b>104.0%</b>
2005	1992	4,625	13,518	292.3%	78.0%	374.7%
	1993	439,617	298,879	68.0%	73.6%	92.4%
	1994	856,291	504,267	58.9%	74.4%	79.2%
	1995	402,950	230,134	57.1%	72.8%	78.4%
	1996	398,077	275,947	69.3%	73.0%	95.0%
	1997	589,191	391,648	66.5%	75.8%	87.7%
	1998	60,200	16,621	27.6%	77.9%	35.5%
	1999	52,998	28,408	53.6%	74.9%	71.6%
	2000	63,183	43,979	69.6%	72.1%	96.5%
	2001	123,980	115,399	93.1%	70.0%	132.9%
	2002	0	645	0.0%	0.0%	0.0%
	All	3,047,783	2,294,303	75.3%	65.0%	115.8%
	Total	<b>6,038,894</b>	<b>4,213,747</b>	<b>69.8%</b>	<b>69.5%</b>	<b>100.5%</b>
2006	1992	4,654	9,403	202.0%	78.0%	259.0%
	1993	383,531	223,274	58.2%	73.5%	79.2%
	1994	723,344	457,071	63.2%	74.4%	84.9%
	1995	341,062	211,504	62.0%	72.8%	85.1%
	1996	333,911	248,452	74.4%	72.9%	102.0%
	1997	506,066	288,894	57.1%	75.6%	75.5%
	1998	42,461	14,933	35.2%	78.3%	44.9%
	1999	46,172	19,019	41.2%	77.7%	53.0%
	2000	52,051	35,939	69.0%	74.2%	93.1%
	2001	117,121	82,412	70.4%	72.0%	97.7%
	All	2,722,085	2,176,755	80.0%	65.0%	123.0%
	Total	<b>5,272,457</b>	<b>3,767,657</b>	<b>71.5%</b>	<b>69.4%</b>	<b>102.9%</b>
2007	1992	0	0	0.0%	0.0%	0.0%
	1993	346,377	200,569	57.9%	73.6%	78.7%
	1994	606,691	329,747	54.4%	74.6%	72.9%
	1995	299,227	152,802	51.1%	72.8%	70.1%
	1996	300,310	223,056	74.3%	73.1%	101.6%
	1997	445,839	288,318	64.7%	75.6%	85.5%
	1998	32,951	31,556	95.8%	78.3%	122.2%
	1999	45,169	13,631	30.2%	78.6%	38.4%
	2000	51,739	31,563	61.0%	77.1%	79.1%
	2001	97,388	110,386	113.3%	74.0%	153.1%
	All	2,485,032	2,047,520	82.4%	65.0%	126.8%
	Total	<b>4,710,722</b>	<b>3,429,149</b>	<b>72.8%</b>	<b>69.4%</b>	<b>104.9%</b>

Nationwide  
Transamerica Life Insurance Company  
Standardized Individual Medicare Supplement  
Actual to Expected Analysis

**All Plans**

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2008	1992	0	0	0.0%	0.0%	0.0%
	1993	302,141	177,844	58.9%	73.9%	79.7%
	1994	515,979	299,972	58.1%	74.8%	77.7%
	1995	260,383	138,892	53.3%	72.7%	73.4%
	1996	270,515	189,866	70.2%	73.1%	96.0%
	1997	409,154	241,607	59.1%	75.7%	78.0%
	1998	36,291	20,119	55.4%	78.3%	70.8%
	1999	43,123	18,553	43.0%	78.2%	55.0%
	2000	51,267	24,534	47.9%	78.1%	61.2%
	2001	83,862	88,153	105.1%	77.0%	136.5%
	All	2,339,396	1,898,587	81.2%	65.0%	124.9%
	Total	<b>4,312,111</b>	<b>3,098,126</b>	<b>71.8%</b>	<b>69.4%</b>	<b>103.5%</b>
2009	1992	-283	0	0.0%	65.0%	0.0%
	1993	299,776	190,932	63.7%	72.9%	87.4%
	1994	520,168	360,547	69.3%	73.7%	94.1%
	1995	293,334	156,708	53.4%	71.1%	75.1%
	1996	336,291	213,420	63.5%	70.9%	89.5%
	1997	518,461	363,916	70.2%	72.6%	96.7%
	1998	211,014	104,394	49.5%	67.3%	73.5%
	1999	379,850	239,968	63.2%	66.1%	95.6%
	2000	351,643	356,691	101.4%	66.7%	152.1%
	2001	306,021	241,383	78.9%	68.1%	115.9%
	2002	15,576	12,685	81.4%	65.0%	125.3%
	2003	2,492	4,161	167.0%	65.0%	256.8%
	2004	491,894	372,687	75.8%	65.0%	116.6%
	2005	74,441	53,433	71.8%	65.0%	110.4%
	2006	21,671	11,068	51.1%	65.0%	78.6%
	2007	18,677	5,022	26.9%	65.0%	41.4%
	Total	<b>3,841,026</b>	<b>2,687,016</b>	<b>70.0%</b>	<b>69.4%</b>	<b>100.7%</b>
2010	1992	0	0	0.0%	0.0%	0.0%
	1993	255,265	177,704	69.6%	72.8%	95.6%
	1994	493,020	345,854	70.2%	73.9%	94.9%
	1995	257,991	145,433	56.4%	71.0%	79.4%
	1996	306,023	205,658	67.2%	70.9%	94.8%
	1997	434,512	308,070	70.9%	72.1%	98.3%
	1998	193,626	118,034	61.0%	67.6%	90.2%
	1999	355,347	206,896	58.2%	66.2%	88.0%
	2000	329,018	349,105	106.1%	66.9%	158.6%
	2001	269,424	224,222	83.2%	67.6%	123.1%
	2002	16,654	12,778	76.7%	65.0%	118.0%
	2003	2,257	2,322	102.9%	65.0%	158.3%
	2004	448,866	327,057	72.9%	65.0%	112.1%
	2005	75,185	103,598	137.8%	65.0%	212.0%
	2006	22,119	8,358	37.8%	65.0%	58.1%
	2007	18,977	7,349	38.7%	65.0%	59.6%
	Total	<b>3,478,284</b>	<b>2,542,436</b>	<b>73.1%</b>	<b>69.3%</b>	<b>105.4%</b>



Nationwide  
Transamerica Life Insurance Company  
Standardized Individual Medicare Supplement  
Actual to Expected Analysis

**All Plans**

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Actual Loss Ratio	Expected Loss Ratio	Actual to Expected
2011	1992	0	0	0.0%	0.0%	0.0%
	1993	217,857	134,728	61.8%	72.7%	85.1%
	1994	460,608	289,591	62.9%	73.9%	85.0%
	1995	238,708	168,925	70.8%	70.9%	99.8%
	1996	272,623	154,437	56.6%	71.1%	79.7%
	1997	400,734	173,311	43.2%	73.0%	59.2%
	1998	173,024	84,763	49.0%	68.1%	71.9%
	1999	324,835	220,299	67.8%	66.2%	102.4%
	2000	299,878	329,614	109.9%	66.9%	164.3%
	2001	244,522	130,222	53.3%	67.7%	78.7%
	2002	17,670	11,396	64.5%	65.0%	99.2%
	2003	1,925	4,478	232.6%	65.0%	357.8%
	2004	407,218	283,213	69.5%	65.0%	107.0%
	2005	72,116	38,154	52.9%	65.0%	81.4%
	2006	22,378	5,225	23.4%	65.0%	35.9%
	2007	13,908	8,745	62.9%	65.0%	96.7%
	Total	<b>3,168,003</b>	<b>2,037,102</b>	<b>64.3%</b>	<b>69.5%</b>	<b>92.5%</b>
Through 9/30/12	1992	0	0	0.0%	0.0%	0.0%
	1993	146,758	94,521	64.4%	72.8%	88.5%
	1994	297,892	222,580	74.7%	74.0%	100.9%
	1995	172,541	112,917	65.4%	70.8%	92.5%
	1996	183,735	111,173	60.5%	71.3%	84.8%
	1997	302,269	157,308	52.0%	72.4%	71.9%
	1998	117,160	63,259	54.0%	68.6%	78.7%
	1999	231,609	160,303	69.2%	66.3%	104.4%
	2000	209,663	163,692	78.1%	66.9%	116.7%
	2001	173,418	120,461	69.5%	67.7%	102.6%
	2002	13,618	14,718	108.1%	65.0%	166.3%
	2003	1,181	446	37.7%	65.0%	58.1%
	2004	287,931	168,683	58.6%	65.0%	90.1%
	2005	54,949	17,439	31.7%	65.0%	48.8%
	2006	14,757	5,001	33.9%	65.0%	52.1%
	2007	11,135	1,999	18.0%	65.0%	27.6%
	Total	<b>2,218,616</b>	<b>1,414,500</b>	<b>63.8%</b>	<b>69.4%</b>	<b>91.8%</b>
<b>Plan Total</b>		<b>103,370,577</b>	<b>73,712,349</b>	<b>71.3%</b>	<b>67.8%</b>	<b>105.2%</b>

**Life, Accident & Health, Annuity, Credit Transmittal Document**

<b>1.</b>	<b>Prepared for the State of</b>	<b>District of Columbia</b>					
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<b>2.</b>	<b>Department Use Only</b>
	<b>State Tracking ID</b>

<b>3.</b>	<b>Insurer Name &amp; Address</b>	<b>Domicile</b>	<b>Insurer License Type</b>	<b>NAIC Group #</b>	<b>NAIC #</b>	<b>FEIN #</b>	<b>State #</b>
	Transamerica Life Insurance Company 100 Light Street Baltimore, MD 21202-2559	Iowa	<b>Accident &amp; Health</b>	468	86231	39-0989781	

<b>4.</b>	<b>Contact Name &amp; Address</b>	<b>Telephone #</b>	<b>Fax #</b>	<b>E-mail Address</b>
	Teri Schaffer Actuarial Administrative Supervisor 100 Light Street Baltimore, MD 21202-2559	800-233-4624 ext. 5236	410-209-5910	msapprovals@aegonusa.com

<b>5.</b>	<b>Requested Filing Mode</b>	<input checked="" type="checkbox"/> Review & Approval <input type="checkbox"/> File & Use <input type="checkbox"/> Informational <input type="checkbox"/> Combination (please explain): _____ <input type="checkbox"/> Other (please explain): _____
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<b>6.</b>	<b>Company Tracking Number</b>	1277
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<b>7.</b>	<input checked="" type="checkbox"/> <b>New Submission</b> <input type="checkbox"/> <b>Resubmission</b>	Previous file # _____
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<b>8.</b>	<b>Market</b>	<input checked="" type="checkbox"/> Individual <input type="checkbox"/> Franchise <div style="border: 1px solid black; padding: 5px; margin-top: 5px;"> <input type="checkbox"/> Small [ ] Large    <input type="checkbox"/> Small and Large  <input type="checkbox"/> Employer      <input checked="" type="checkbox"/> Association      <input type="checkbox"/> Blanket  <input type="checkbox"/> Discretionary    <input type="checkbox"/> Trust  <input type="checkbox"/> Other: _____       </div>
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<b>9.</b>	<b>Type of Insurance</b>	MS05I Individual Medicare Supplement - Standard Plans
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<b>10.</b>	<b>Product Coding Matrix Filing Code</b>	MS05I
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<b>11.</b>	<b>Submitted Documents</b>	<div> <input type="checkbox"/> <b>FORMS</b>  <input type="checkbox"/> Policy      <input type="checkbox"/> Outline of Coverage      <input type="checkbox"/> Certificate  <input type="checkbox"/> Application/Enrollment      <input type="checkbox"/> Rider/Endorsement      <input type="checkbox"/> Advertising  <input type="checkbox"/> Schedule of Benefits      <input type="checkbox"/> Other       </div> <div style="margin-top: 10px;"> <b>Rates</b>  <input type="checkbox"/> New Rate      <input checked="" type="checkbox"/> Revised Rate       </div> <div style="margin-top: 10px;"> <input type="checkbox"/> <b>FILING OTHER THAN FORM OR RATE:</b>          Please explain: _____       </div> <div style="margin-top: 10px;"> <b>SUPPORTING DOCUMENTATION</b>  <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Articles of Incorporation  <input type="checkbox"/> Association Bylaws  <input type="checkbox"/> Statement of Variability  <input checked="" type="checkbox"/> Actuarial Memorandum  <input type="checkbox"/> Other _____         </div> <div> <input type="checkbox"/> Third Party Authorization  <input type="checkbox"/> Trust Agreements  <input type="checkbox"/> Certifications         </div> </div> </div>
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<b>12.</b>	<b>Filing Submission Date</b>	March 8, 2013
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13.	<b>Filing Fee (If required)</b>	Amount	\$ 0.00	Check Date										
		Retaliatory	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	Check Number										
14.	<b>Date of Domiciliary Approval</b>	The rates for this policy form in our domiciliary state of Iowa are pending												
15.	<b>Filing Description:</b>													
	<p><b>2013 Annual Rate Filing for Standard Mass Marketed Medicare Supplement Policies: Transamerica Life Insurance Company</b></p> <p><b><u>POLICY FORM #(s):</u></b></p> <p>MS4100IPL-C</p>													
16.	<b>Certification (If required)</b>													
<p><b>I HEREBY CERTIFY</b> that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of <u>District of Columbia</u>.</p>														
<p>Print Name: Stephen Baloga, A.S.A., M.A.A.A. Title: Assistant Vice President and Actuary</p>														
<p>Signature:  Date: March 8, 2013</p>														

<b>18.</b>	<b>Rate Filing Attachment</b>			
<b>This filing transmittal is part of company tracking number</b>			<b>1277</b>	
<b>This filing corresponds to form filing company tracking number</b>				
<b>Overall percentage rate impact for this filing</b>			<b>4.1%</b>	
	<b>Document Name</b>	<b>Affected Form Numbers</b>		<b>Previous State Filing Number</b>
	<b>Description</b>			
01	<b>Actuarial Memorandum</b> Memorandum, rates, loss ratio projections, actual to expected analysis	MS4100IPL-C	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised <b>Request + 4.1%</b> <input type="checkbox"/> Other _____	
02	<b>Life, Accident &amp; Health Transmittal Document</b> <b>Pages 1 thru 3</b>	MS4100IPL-C	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised <b>Request + 4.1%</b> <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> New <input type="checkbox"/> Revised <b>Request + ____ % - ____ %</b> <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> New <input type="checkbox"/> Revised <b>Request + ____ % - ____ %</b> <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> New <input type="checkbox"/> Revised <b>Request + ____ % - ____ %</b> <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> New <input type="checkbox"/> Revised <b>Request + ____ % - ____ %</b> <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> New <input type="checkbox"/> Revised <b>Request + ____ % - ____ %</b> <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> New <input type="checkbox"/> Revised <b>Request + ____ % - ____ %</b> <input type="checkbox"/> Other _____	